

Certificate Number: 00927-NJ-DE-037802604

Bankruptcy Case Number: 18-24842



00927-NJ-DE-037802604

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 27, 2023, at 6:38 o'clock PM EDT, Antonio De Oliveira completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 27, 2023 By: /s/Al Duarte

Name: Al Duarte

Title: Certified Credit Counselor